



SHEEGIDA WALAACYADA KIREYSTAHA INTA LAGU JIRO XAALADA DEGDEGA QARANKA COVID-19



Buug-yaraahan wuxuu quseeyaa barnaamijyada guriga la caawiyay oo caymisanee ay maamulaan Waaxda Guriyeynta iyo Hormarinta Magaalada ee Mareykanka (HUD), Xafiiska Barnaamijyada Guriyeynta Qoyska badan. Buug-yaraahan ma quseeyo Barnaamijka Guriyeynta Dad weynaha, Barnaamijka Baxnaaninta Dhexaadka Qeybta 8 (marka laga reebo dhismooyinka guryaha qoyska badan ee ku caymisan Maamulka Guriyeynta Faderraalka (FHA)), ama Barnaamijka Foojarka Dooqa Guriyeynta (marka laga reebo markii foojarka lagu isticmaalo dhismaha guriyeynta badan oo ay la jiraan amaahda FHA-caymisan).

KIRADA WELI LAMA GAARIN INTA LAGU JIRO XAALADA DEGDEGA QARANKA COVID-19. KALA HADAL MILKIILAHAGA GURIGAAGA HADDA WAX KU SAABSAN SUURTOGALIMADA YAREYTA KIRADA HADDII QASAARO DAQLIGA AH LA KULANTAY.

Maarso 13, 2020, Madaxweyne Donald J. Trump ayaa saxiixay baaqa xaaladda degdega qaranka ee la xiriirto cudurka faafa ee fayraska corona. Xaalada degdega qaranka waxay ku yeelatay saameyn gaarista dheer howlgalada ee dhismooyinka qoyska badan ee HUD-taageertay iyo FHA-ku caymisan. Kireystayaal badan ayaa lumiyay shaqooyinkooda ama saacadahooda la jaray oo ka walaacsan sida ay u bixinayaan kirada iyo baahiyada kale ee aasaaska.

Waxaad u heshay buug-yarahaan sababtoo ah bulshada waaxdaada ayaa ka qeybqaadato barnaamijka maamulaan Waaxda Guriyeenta Mareykanka iyo Hormarinta Magaalada Mareykanka.

Buug-yarahaan wuxuu si kooban u qoraa macluumaad muhiim ah oo ku saabsan bixinta kirada inta lagu jiro xaalada degdega qaranka.

Weli ma bixisaa kirada?

- **Lacag bixinada kirada weli waxaa lagu sugayaa** taariikhda caadiga ah inta lagu jiro xaalada degdega qaranka. Haddii la kulantay hoos u dhaca daqliga ama isbadelka xaaladaha adkeynayo bixinta kiradaada waqtigeeda, la xiriir milkiilahaaga guriga islamarkiiba.

Dhibaato miyaad ku qabida bixinta kirada?

Wixii tusaale ahaan, haddii aad lumisay shaqadaada, laga fasaxay shaqada lacag bixin la'aan, ama la jaray saacadahaaga.

- Haddii aad heshay **caawinta kirada maalgelisay-HUD** iyo la kulantay hoos u dhaca daqliga, **diyaari xaqijinta daqliga** ee maamulka dhismahaaga sida ugu dhaqsiha badan oo suurtogalka ah: waxaad xaq u yeelan kartaa yareynta kirada dhaqsida ah ama ka dhaafida dhibaatada oo bilaabaneysyo bisha koowaad ee xigto qasaaraha daqliga. Lacag bixinada taageerada faderaalka LAGUMA darin xisaabinta daqligaaga. Maareynta dhismaha sidoo kale laga yaabo in laga garanayo illaha kale ee deegaanka.
- Quseeyo wax ku saabsan Aadista xafiiska kireynta si loo kulmo ama loo saxiixo waraaqaha? HUD waxay kuu ogolaaneysaa inaad soo dirtid saxiixa kale oo i-meel ahaan, fakis ahaan, ama qaab kaloo koronto ah haddiiba aad bixisid saxiixaaga asalka ah hadhowdii. Weydii maamulaha dhismaha wax ku saabsan qaababka lagu bixiyo saxiix kale iyada oo aan jirin Aadista xafiiska kireynta.



- Haddii aad tahay kireyste **dhismaha FHA-caymisan**, waa inaad la xiriirtaa milkiilaha gurigaaga islamarkiiba haddii aad filaneysid inaad dhibaato ku qabootid bixinta kirada. La xiriir xili hore si aad uga hadashid qorshooyinka lacag bixinta imaan karta ama hoyada. Wuxuu u qalmi kartaa caawinta dhinaca barnaamijka gobolka ama deegaanka, ama milkiilaha hurigaaga wuu ogaan karaa illaha kale.

KA SAARIDA KALIYA WAXAA LOOGU TALLOGALAY LACAG-BIXIN LA'AANTA KIRADA OO SI *KUMEELGAAR AH LOO JOOJIYAY.*

- **Ka saarida waxaa la joojiyay 120 maalmood, ka bilow Maars 27, 2020 illaa Luuliyo 25, 2020, oo lacag bixin la'aanta kirada** oo kireystayaasha dhismooyinka Qoyska badan ee HUD caawisay ama FHA-caymisan inta lagu jiro xaalada degdega qaranka oo mamnuuca ku meelgaarka ee lagu dajiyay Xeerka Gargaarka fayraska Corona, Caawimaada, iyo Amniga Dhaqaalah ("Xeerka CARES"). Tani waxaa laga wadaa in milkiilaha guriga uusan xareyn karin ka saarid cusub ee adiga kaa soo horjeedo lacag bixin la'aanta kirada ama kugu soo dalaco qidmooyinka lacag bixin walboodaa day ama ciqaabaha illaa mamnuuca ka dhammaado.
 - Mamnuucida ka saarida faderaalka **MA** saameeyo:
 - Ka saarida la xareeyay ka hor mamnuucida bilaabatay ama la xareeyay kadib markay dhammaatay.
 - Dacwadaha halka ka saarida ku saleysantahay sababaha aan ka aheyn lacag bixin la'aanta kirada ama lacag bixin la'aanta qidmooyinka ama dalacaadyada kale.
 - **Markii mamnuucida dhammaato, milkiilayaasha ayaa xareyn karaa ka saarida oo leh 30 maalmood' ogeysiin ah** iyo ka saarida waxaa lagu fullin karaa kirada lacag bixin la'aanta ah. La xiriirida milkiilahaaga si looga hadlo wax ku saabsan xaqijintaa daqliga (haddii daqligaaga hoos u dhaco) ama heshiiska lacag bixinta waxay ku caawin kartaa ka fogaanshaha ka saarida markii mamnuucida dhammaato. Si la mid ah, haddii aad bixin kartid kiradaada, waa inaad si wadaa bixinteeda si aad uga fogaatid ka saarida mustaqbal ka imaan karto.

Ka walaacsan wax ku saabsan xaaladaha dhismaha?

La xiriir Project-Based Contract Administrator (PBCA) ama Xafiiska Goboleedka HUD haddii aad walaacyo qabtid. Haddii aad ku nooshahay dhismaha Qoyska badan ee Qeybta HUD 8, magaca PBCA iyo lambarka xiriirka oo dhismahaaga waa in la dhigaa oo laguug heli karaa aaga caadiga ah. Haddii aysan kuu suurtogaleynin inaad raadisid macluumaadkaas, waxaad kala xiriiri kartaa wixii caawin ah Xafiiska goboleedkaaga ama deegaankaaga HUD. Si aad u heshid Xafiiskaaga Goboleedka HUD:

<http://www.hud.gov/local>.

- Macluumaadka dheeraad ah ee ku saabsan xaqijinada kireystaha iyo jaheynada kale ee HUD inta lagu jiro xaalada degdega qaranka waxaa laga heli karaa
https://www.hud.gov/program_offices/housing/mfh.
- Qeybaha deegaanka ee dowlada (oo ay ku jiraan maamulada gobolada iyo guriyeenta iyo dib u hormarinta) iyo kuwa aan faa'ido doonka aheyn waxay yeelan karaan barnaamijyada caawinta. Wixii macluumaadka dheeraad ah iyo illaha la xiriiro COVID-19, booqo websaydka Maamulka Mareykanka ee Noolaanshaha Bulshada ee <https://acl.gov/COVID-19>.

ISKA ILLAALI QIYAANOOYINKA

Qiyaanooyinka la xiriirto COVID-19 waxay sameysaa balamo qiyaano ah oo heerarka lagu bixinayo tijaabooyinka, tallaadada ama qalabka caafimaadka, oo lagu caawinayo bixinta deynta guriga, ama sheegashada lagu caawinayo in lagu helo lacag bixinta taageerada faderaalka. **Difaaca ugu wanaagsan waa dhahida MAYA** haddii qof walba kula soo xiriiro oo kugu weydiyo lambarkaaga Amniga Bulshada, lambarka akoonka bangiga, macluumaadka kaarka bangiga, lambarka aqoonsiga Medicare, lambarka shatiga gaari kaxeynta ama macluumaadk kale ee shaqsiga loogu aqoonsado oo taleefon ahaan, qof ahaan, fariin qoraal ahaan, ama i-meel ahaan. Ku soo wargeli qiyaanooyinka ftc.gov/complaint.



Xafiiska Barnaamijyada Guriyeynta Qoyska badan

Ganacsiga Rasmiga ah Washington, DC 20410-0002

Ciqaabta Istimmaalka Gaarka ah \$300



Buug-yaraahaan waa la heli karaa oo loo tujrumay luuqado kale oo websaydka HUD:

https://www.hud.gov/program_offices/fair_housing_equal_opp/17lep

GOBOLKA	PBCA	LAMBARKA XIRIIRKA DAGANAANSHAH
Alabama	Qoroshaha Hagida Guri la goyn karo, Inc (Navigate Affordable Housing Partners, Inc) 500 Office Park Drive, Suite 300 Birmingham, AL 35223	888-466-5572
Guriyeynta Arizona	Guriyeynta Arizona 1700 West Washington #280 Phoenix, AZ 85007	888-842-4484
Arkansas	Shirka U hogaansanaanta Guriyeynta Southwest (Southwest Housing Compliance Corporation) 1124 South IH 35 Austin, TX 78704	888-842-4484
California (Southern) (800)	Los Angeles LOMOD Corporation 2600 Wilshire Blvd, Suite 3136 Los Angeles, CA 90057	877-240-4904
California (Wuqooyi) (801)	Barnaamijyada Guriyeynta La goyn karo ee California, Inc. (California Affordable Housing Initiatives, Inc) 505 14 th St., Suite 650 Oakland, CA 94612	800-982-5221
Colorado	Maamulka Dhaqaalaha iyo Guriyeynta Colorado (Colorado Housing and Finance Authority) 1981 Blake Street Denver, CO 80202 – 1272	303-297-7442
Connecticut	Qorshey Jaalalka Guri la goyn karo, Inc (Navigate Affordable Housing Partners, Inc) 500 Office Park Drive, Ste 300 Birmingham, AL 35223	888-466-5572

Delaware	Maamulka Guriyeynta Gobolka Delaware (Delaware State Housing Authority) 26 The Green Dover, DE 19901	888-363-8808
Degmada Columbia (District of Columbia)	Shirkadda Adeegyada Guriyeynta La caawiyay (Assisted Housing Services Corporation) 880 East 11 th Avenue Columbus, OH 43211-2771	877-506-3552
Florida	Shirkadda Hormarinta Guriyeynta North Tampa (North Tampa Housing Development Corporation) 4300 W. Cypress Street, Suite 970 Tampa, FL 33607	800-982-5232
Joorjiya	U hogaansanaanta Guriyeynta Qaranka (National Housing Compliance) 1975 Lakeside Parkway Suite 310 Tucker, GA 30084	888-530-8266
Hawaii	Maamulka Guriyeynta Dad weynaha Hawaii (Hawaii Public Housing Authority) 1002 N. School Street Honolulu, HI 96817	866-591-6218
Idaho	Ururka Dhaqaalaga iyo Guriyeynta Idaho (Idaho Housing and Finance Association) P.O. Box 7899 Boise, ID 83707-1899 Fed Ex Address only 565 West Myrtle Street Boise, ID 83703-1899	855-505-4700
Illinois	U hogaansanaanta Guriyeynta Qaranka (National Housing Compliance) 1975 Lakeside Parkway Suite 310 Tucker, GA 30084	888-530-8266

Iowa	Maamulka Dhaqaalaha Iowa (Iowa Finance Authority) 2015 Grand Avenue Des Moines, IA 5032	800-432-7230
Indiana	Maamulka Dhaqaalaha Guriyeinta Indiana (Indiana Housing Finance Authority) 30 South Meridian Street, 10 th Floor Indianapolis, IN 46204	317-656-8808
Kansas	Shirkadda Illaha Guriyeinta Kansas (Kansas Housing Resources Corporation) (Loo yaqaanay: Waaxda Ganacsiga iyo Guriyeinta Gobolka (State Department of Commerce and Housing) 611 South Kansas Avenue, Suite 300 Topeka KS 66603-3803	800-752-4422
Kentucky	Shirkadda Guriyeinta Gobolka Kentucky (Kentucky State Housing Corporation) 1231 Louisville Road Frankfort, KY 40601-6191	844-797-5078
Louisiana	Shirkadda Guriyeinta Louisiana (Louisiana Housing Corporation) 2415 Quail Drive Baton Rouge, LA 70808	888-454-2001
Maine	Maamulka Guriyeinta Gobolka Maine (Maine State Housing Authority) 353 Water Street Augusta, ME 04330-4633	800-452-4668
Maryland	Waaxda Guriyeinta iyo Hormarinta Bulshada Maryland (Maryland Dept of Housing & Community Development) 7800 Harkins Road Lanham, MD 20706	877-863-9583

Massachusetts	Hay'ada Dhaqaalaha Guriyeynta Massachusetts (Massachusetts Housing Finance Agency) One Beacon Street Boston, MA 02108	617-854-1000
Michigan	Maamulka Hormarinta Guriyeynta Gobolka Michigan (Michigan State Housing Development Authority) 735 E. Michigan Avenue P.O. Box 30044 Lansing, MI 48909	844-674-3224
Minnesota	Hay'ada Dhaqaalaha Guriyeynta Minnesota (Minnesota Housing Finance Agency) 400 Sibley Street, Suite 300 St. Paul, MN 55101	800-657-9647
Mississippi	Qorshey Jaalalka Guri la goyn karo, Inc (Navigate Affordable Housing Partners, Inc) 500 Office Park Drive, Ste 300 Birmingham, AL 35223	888-466-5572
Missouri	Guddiga Hormarinta Guriyeynta Missouri (Missouri Housing Development Commission) 3435 Broadway Kansas City, MO 64111-2403	866-605-7467
Montana	Waaxda Ganacsiga Montana (Montana Department of Commerce) 301 South Park Avenue PO Box 200548 Helena, MT 59620-0548	800-761-6264
Nebraska	(Xafiiska Fullinta Ciwaanka) Maamulka Guriyeynta ee Bremerton (Housing Authority City of Bremerton) 600 Park Ave. Bremerton, WA 98337 Adeegyada Maamulka Qandaraaska (Contract Management Services) Norm Dicks Government Center 345 6 th Street. Suite 200 Bremerton, WA 98337	877-792-9175

Nevada	Shirkada Guriyeynta La goyn karo Washoe (Washoe Affordable Housing Corporation) 1525 East Ninth Street Reno, NV 89512-3012	888-202-9036
New Hampshire	Maamulka Dhaqaalaha Guriyeynta New Hampshire (New Hampshire Housing Finance Authority) 32 Constitution Drive Bedford, NH 03110	800-640-7239
New Jersey	Hay'ada Dhaqaalaha Amaahda guriga iyo Guriyeynta New Jersey (New Jersey Housing and Mortgage Finance Agency) 637 South Clinton Avenue Trenton, NJ 08650-2085	800-654-6873
New Mexico	Dhaqaalaha Amaahda guriga New Mexico (New Mexico Mortgage Finance) Maamulka 344 4 th Street SW Albuquerque, MN 87102	800-657-9647
New York	Shirkada Sanduuqa Deeqda Guriyeynta Gobolka New York (New York State Housing Trust Fund Corporation) 38-40 State Street, Hampton Plaza Albany, NY 12207	866-641-7901
North Carolina	Hay'ada Dhaqaalaha Guriyeynta North Carolina (North Carolina Housing Finance Agency) 3508 Bush Street Raleigh, NC 27609-7509	866-318-0808
North Dakota	Hay'ada Dhaqaalaha Guriyeynta North Dakota (North Dakota Housing Finance Agency) P.O. Box 1535 2624 Vermont Avenue Bismarck, ND 58502-1535	800-292-8621

Ohio	Columbus Metropolitan Housing Authority Assisted Housing Services Corporation (Maamulka Guriyeynta Columbus Metropolitan Shirkada Adeegyada Guriyeynta La caawiyay) 880 East 11 th Avenue Columbus, OH 43211	877-506-3552
Oklahoma	Hay'ada Dhaqaalaha Guriyeynta Oklahoma (Oklahoma Housing Finance Agency) 100 N.W. 63 rd Street, Suite 200 Oklahoma City, OK 73126	800-436-1347
Oregon	Waaxda Adeegyada Bulshada iyo Guriyeynta Oregon (Oregon Housing and Community Services Department) 725 Summer Street, NE, Suite B Salem, OR 97301-1266	800-453-5511
Pennsylvania	Hay'ada Dhaqaalaha Guriyeynta Pennsylvania (Pennsylvania Housing Finance Agency) 211 North Front Street P.O. Box 8029 Harrisburg, PA 17105-8029	877-253-7709
Boortariiko	Maamulka Dhaqaalaha Guriyeynta Puerto Rico (Puerto Rico Housing Finance Authority) PO Box 71361 San Juan, PR 00936-8461	787-765-7577
Rhode Island	Guriyeynta Jasiirada Rhode (Rhode Island Housing) 44 Washington Street Providence, RI 02903-1721	800-427-5560
South Carolina	Maamulka Dhaqaalaha iyo Hormarinta Gobolka South Carolina (South Carolina State Housing Finance and Development Authority) 300-C Outlet Pointe Boulevard Columbia, SC 29210	803-896-9007

South Dakota	Maamulka Hormarinta Guriyeynta South Dakota (South Dakota Housing Development Authority) P.O. Box 1237 3060 East Elizabeth Pierre, SD 57501-1237	800-540-4241
Tennessee	Hay'ada Hormarinta Guriyeynta Tennessee (Tennessee Housing Development Agency) 502 Deaderick Street, Third Floor Nashville, TN 37243	800-314-9320
Texas	Shirka U hogaansanaanta Guriyeynta Southwest (Southwest Housing Compliance Corporation) 1124 South IH 35 Austin, TX 78704	888-842-4484
Utah	(Xafiiska Fullinta Ciwaanka) Maamulka Guriyeynta ee Bremerton (Housing Authority City of Bremerton) 4040 Wheaton Way, Suite 204 Bremerton, WA 98310 Adeegyada Maamulka Qandaraaska (Contract Management Services) Norm Dicks Government Center 345 6 th Street. Suite 200 Bremerton, WA 98337	877-792-9175
Vermont	Maamulka Guriyeynta Vermont (Vermont Housing Authority) One Prospect Street Montpelier, VT 05602-3556	800-820-5119
Virgin Islands	Shirkadda Hormarinta Guriyeynta North Tampa (North Tampa Housing Development Corporation) 4300 W. Cypress Street, Suite 970 Tampa, FL 33607	800-982-5232

Virginia	Qorshaha Hagida Guriyeyn La goyn karo, Inc. (Navigate Affordable Housing Partners, Inc.) 500 Office Park Drive, Suite 300 Birmingham, AL 35223	888-466-5572
Washington	(Xafiiska Fullinta Ciwaanka) Maamulka Guriyeynta ee Bremerton (Housing Authority City of Bremerton) 4040 Wheaton Way, Suite 204 Bremerton, WA 98310 Adeegyada Maamulka Qandaraaska (Contract Management Services) Norm Dicks Government Center 345 6 th Street, Suite 200 Bremerton, WA 98337	877-792-9175
West Virginia	Deeqda Hormarinta Guriyeynta West Virginia (West Virginia Housing Development Fund) 5710 Mac Corkle Avenue SE Charleston, WV 25304	888-334-6065
Wisconsin	Maamulka Hormarinta Dhaqaalaha iyo Guriyeynta Wisconsin (Wisconsin Housing & Economic Development Authority) 201 W. Washington Ave. Suite 700 Madison, WI 53701-1728	800-943-9430
Wyoming	Maamulka Guriyeynta Caasimada Cheyenne (Housing Authority City of Cheyenne) 3304 Sheridan Street Cheyenne, WY 82009	866-628-7222